

Serial No 09/551,238  
In reply to Office Action mailed March 7, 2007  
Page 1 of 1

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Kennard L. Wottowa

Ser. No.: 09/551,238

Filed: April 17, 2000

For: ACCOUNT AND CUSTOMER  
CREATION IN AN ON-LINE BANKING  
MODEL

Atty. Docket #: 60021-369201

Examiner: Frantzy Poinvil

Art Unit: 3692

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P.O. Box 1450  
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 8/7/07  
Jeff A. Byers Date

**AMENDMENT AFTER FINAL**

**AMENDMENT**

In response to the Office Action mailed March 7, 2007, please consider the following amendments and remarks.

**Claims** begins on page two (2) of this paper.

**Remarks** begin on page eight (8) of this paper.